| OTPETO | DECLARATION AND POWER OF ATTORNEY FOR PATENT APPLICATION |
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| MAR 1 8 2002 | (COMPLETE IF KNOWN) |

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| | plication Number | 09/981,645 | | Attorney Dog | ket Number | 4535/24 | |
|---|---|--|---------------------------|--|---|--|------------------------------------|
| AD | Filing Date | October 16, 2001 | | First Named | inventor | Melchior | |
| | Group Art Unit | To be assigned | | | | | |
| | Examiner | To be assigned | | | | | |
| | This declaration is (che submitted with initi submitted after initi a supplemental decl | al filing; \times ut al filing; \times de | ility; sign; | ation is of the | | e: * | COPY OF PAPERS ORIGINALLY FILED |
| | | ai 🗍 di | vicioz | nal, continuation | | tion-in-part. | |
| | As a below named inv | entor, 1 hereby dec | tare | rusr: | | | |
| | My residence, post offic | ce address and citize | enship | are as stated l | elow next to | my name. | |
| | I believe I am the originations of the first and joint inventor (a for which a patent is sou | if plural names are l | isted i | below) of the si | | | |
| | FACILITATING S SELLI | ELLER FINANCERS IN A FULL S | | | | ENT FOR | |
| | the specification of which is attached hereto; or was filed on Octobe on (if a) was described and command was amen | r <u>r 16. 2001</u> as U.S. A oplicable); | natio | nal Application | No | , filed on | ended |
| I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above. | | | | | | | |
| | acknowledge the duty t 37, Code of Federal Reg | | on wh | nich is material | to patentabili | ty as defined in | Title |
| i | hereby identify below, Inited States Code §§ 1 nventor's certificate or other than the United States his application, and hav | 19(a)-(d) or §§ 3650 of any PCT internat ates of America, file | (a)-(b ional ed wit |) of any foreign application(s) thin 12 months | n application(designating a (6 months fo | s) for patent or t least one cour or design) prior | ntry to |
| 1 | BRMFS1 274125v1 | Pa | ge <u>1</u> | of 3 | | | |
| | | | | | | | |

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certificate or any PCT international application(s) designating at least one country other than the United States of America filed by me on the same subject matter having a filing date before that of the application(s) on which priority is claimed (if any):

| Foreign/PCT Application Number | Country | Filing Date (MM/DD/YYYY) | Priority Claimed | |
|--------------------------------|---------|--------------------------|------------------|--|
| | | | Yes No | |
| | | | Yes No | |
| | | | Yes No | |

I hereby claim the benefit under Title 35, United States Code, §119(e) of any United States provisional application(s) listed below (if any):

| Provisional Application No. | Filing Date |
|-----------------------------|------------------|
| 60/240,818 | October 16, 2000 |
| | |
| | |

I hereby claim the benefit under Title 35, United States Code, § 120 of any United States application(s), or § 365(c) of any PCT International Application designating the United States of America listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States or PCT international application in the manner provided by the first paragraph of Title 35, United States Code, § 112, I acknowledge the duty to disclose information which is material to patentability as defined in Title 37, Code of Federal Regulations, § 1.56 which became available between the filing date of the prior application and the national or PCT international filing date of this application:

| U.S./PCT Parent Application No. | Filing Date | Status (Patented, Pending, or Abandoned) |
|---------------------------------|-------------|---|
| | | |
| | | |
| | | |

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

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As a named inventor, I hereby appoint the following attorney(s) or agent(s) with full power of substitution and revocation to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith:

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(check one) Sheets containing additional joint inventors are, are not attached hereto.

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